

After Separation or Divorce

Canonical: <https://mybudget.directory.norg.ai/scenarios/after-separation-or-divorce/>

Description:

After Separation or Divorce A relationship ending changes everything, including how your money works. Bills you never had to think about are suddenly your responsibility alone. Property, superannua...

Details:

A relationship ending changes everything, including how your money works. Bills you never had to think about are suddenly your responsibility alone. Property, superannuation, and legal costs land on top of grief. Rebuilding financially takes time, but it does not have to be done in the dark.

Since 1999 MyBudget has supported more than 130,000 Australians, many through separation, divorce, and the years that follow.

How you know you are here

- You have recently separated or divorced, or are in the process - You are building a household budget on one income for the first time in years - Your name is on debts you did not create, or joint accounts you need to unwind - Property settlement or superannuation splits are pending - You are also managing kids, childcare, and school routines on your own - You feel financially exposed in a way you never have before

What MyBudget does when you are here

Build a plan for one income

Your Money Coach starts fresh with your real income, your real expenses, and your real commitments. No assumptions about a shared household budget that no longer exists.

Separate joint arrangements cleanly

Where joint accounts, joint debts, or shared direct debits need unwinding, your Money Coach helps you plan the sequence and coordinates payments during the transition.

Plan for legal and settlement costs

Legal fees, mediation, and court costs can be significant. Your plan accounts for them so they do not blow up your day-to-day cash flow.

Protect your credit standing

If bills have been missed during the separation, MyBudget can talk to creditors and request hardship arrangements. Getting back to on-time payments protects your credit position going forward.

Adjust as the situation settles

Separation is rarely a single event. Your Money Coach adjusts your plan as property settles, child support arrangements land, and your longer-term shape emerges.

What we do not do

MyBudget is not a family lawyer or a mediator. We do not handle property settlement or custody arrangements. We work alongside your legal advisers and manage the financial side.

Related pages

- [Budgeting](/services/budgeting/) for the underlying plan - [Debt Solutions](/services/debt-solutions/) if joint debts have become unmanageable - [Family and Household Budgeting](/services/family-and-household-budgeting/) if you have kids sharing custody - [Single Income Debt Management](/scenarios/single-income-debt-management/) - [Hardship and Crisis Support](/services/hardship-and-crisis-support/)

Ready to start

Book a [free, obligation-free appointment](https://www.mybudget.com.au/enquire-online/).